

### Amendments to the Claims

This listing of claims replaces all prior versions and listings of claims in the application.

### Listing of Claims

1. (Currently Amended) A system for identifying a client, the system comprising a server and a portable communication device,

wherein the portable communication device comprises:

a nonvolatile memory for storing at least one reference biological information of the client using the portable communication device;

a sensor for reading at least one biological information of the client;

a checking circuit for performing an identification process to confirm the identity of the client by checking the read biological information with the stored biological information, without a necessity of a communication between the portable communication device and the server wherein the checking circuit is configured to complete the identification of the client if the read biological information matches with the stored reference biological information; and

a transmitting circuit for transmitting information that the read biological information and the stored biological information have matched the identification of the client is completed and the identity of the client is confirmed to the server,

wherein the portable communication device is configured to complete the identification of the client without a necessity of exchanging data between the portable communication device and the server, and

wherein the server is configured to transmit the information that the read biological information and the stored biological information have matched the identification of the client is completed to a final end of transaction configured to start a transaction with the client conditioned upon receipt of the information that the read biological information and the stored biological information have matched the identification of the client is completed.

2-25. (Canceled)

26. (Currently Amended) A method for identifying a client, said method comprising steps of:

~~storing at least one reference biological information of the client in a nonvolatile memory in a portable communication device;~~

reading at least one biological information of the client by a sensor in [[the]] ~~a~~ portable communication device;

~~performing an identification process to confirm the identity of the client by checking the read biological information with [[the]] ~~at least one~~ stored ~~reference~~ biological information ~~of the client in a nonvolatile memory in the portable communication device~~ by a checking circuit in the portable communication device; ~~without a necessity of a communication between the portable communication device and a server~~~~

~~using the checking circuit to complete the identification of the client if the read biological information matches with the stored reference biological information; and~~

~~transmitting information that the identification of the client is completed and the identity of the client is confirmed ~~read~~ biological information and the stored biological information have matched from the portable communication device to the server,~~

~~wherein the identification of the client is completed without a necessity of exchanging data between the portable communication device and a server, and~~

~~wherein the server is configured to transmit the information that the ~~read~~ biological information and the stored biological information have matched ~~the identification of the client is completed~~ to a final end of transaction configured to start a transaction with the client conditioned upon receipt of the information that the ~~read~~ biological information and the stored biological information have matched ~~the identification of the client is completed~~.~~

27-50. (Canceled)

51. (Currently Amended) A business method using Internet, said business method comprising:

identifying a client by an identifying element loaded in a portable communication device;  
and

controlling a communication between the client and a plurality of dealers by a control  
element in a server;

wherein said identifying step comprises:

~~storing a reference biological information of the client in a nonvolatile memory in  
the portable communication device;~~

reading at least one biological information of the client; and  
performing an identification process to confirm the identity of the client by  
checking the read biological information with [[the]] at least one stored reference  
biological information of the client in a nonvolatile memory in the portable  
communication device; without a necessity of a communication between the portable  
communication device and the server

using the portable communication device to complete the identification of the  
client if the read biological information matches with the stored reference biological  
information; and

transmitting information that the identification of the client is completed and the  
identity of the client is confirmed read biological information and the reference biological  
information have matched from the identifying element to the control element,  
wherein the identifying step is completed without a necessity of exchanging data between  
the portable communication device and the server, and

wherein said controlling step comprises:

admitting the communication between the client and the plurality of dealers after  
identifying the client by the identifying element; and

providing a password to the client, and

wherein the server is configured to transmit the information that the identification of the  
client is completed and the identity of the client is confirmed read biological information and the  
reference biological information have matched to a final end of transaction configured to start a  
transaction with the client conditioned upon receipt of the information that the read biological

information and the reference biological information have matched identification of the client is completed and the identity of the client is confirmed.

52-53. (Canceled)

54. (Currently Amended) A system for identifying a client according to claim 1, wherein the nonvolatile memory stores a plurality of reference biological information of the client, and

wherein the checking circuit is configured to complete the identification of the client if the transmitting circuit transmits information that the read biological information has matched with at least one of the stored plurality of reference biological information to the server.

55. (Currently Amended) A system for identifying a client according to claim 54, wherein the sensor reads the plurality of biological information of the client, and wherein the checking circuit is configured to complete the identification of the client if the transmitting circuit transmits information that each of the plurality of read biological information has matched with at least one of the plurality of stored reference biological information.

56. (Currently Amended) A system for identifying a client according to claim 1, wherein the information that the identification of the client is completed and the identity of the client is confirmed read biological information and the stored biological information have matched is transmitted to the server through the Internet.

57. (Currently Amended) A system for identifying a client according to claim 1, wherein after transmitting the information that the checking has matched the identification of the client is completed to the server, a personal identification number information is sent to the server.

58. (Previously Presented) A system for identifying a client according to claim 57, wherein in a case that the personal identification number matches with a number stored at the server, the stored biological information is rewritable.

59. (Currently Amended) A system for identifying a client according to claim 1, wherein the read biological information is one selected from the group consisting of a fingerprint, a palm pattern and a voice print.

60. (Previously Presented) A system for identifying a client according to claim 59, wherein the palm pattern is a whole pattern of the palm or a pattern of a part of the palm.

61. (Canceled)

62. (Previously Presented) A system for identifying a client according to claim 1, wherein the sensor includes one of a photodiode and a CCD.

63. (Previously Presented) A system for identifying a client according to claim 1, wherein the portable communication device is a portable information terminal.

64. (Previously Presented) A system for identifying a client according to claim 1, wherein the portable communication device is a portable telephone.

65. (Previously Presented) A system for identifying a client according to claim 1, wherein the portable communication device is a personal computer.

66. (Currently Amended) A method according to claim 26, wherein the checking is performed between the read biological information and the stored biological information, the nonvolatile memory stores a plurality of reference biological information of the client.

67. (Previously Presented) A method according to claim 66, wherein the checking is performed between each of a plurality of read biological information and at least one of the plurality of stored biological information.

68. (Currently Amended) A method according to claim 26, wherein the information that the identification of the client is completed and the identity of the client is confirmed ~~read biological information and the stored biological information have matched~~ is transmitted to the server through the Internet.

69-70. (Canceled)

71. (Currently Amended) A method according to claim 26, wherein after transmitting the information that the checking has matched the identification of the client is completed to the server, a personal identification number information is sent to the server.

72. (Previously Presented) A method according to claim 71, wherein in a case that the personal identification number matches with a number stored at the server, the stored biological information is rewritable.

73. (Currently Amended) A method according to claim 26, wherein the read biological information is one selected from the group consisting of a fingerprint, a palm pattern and a voice print.

74. (Previously Presented) A method according to claim 73, wherein the palm pattern is one of a whole pattern of the palm and a part pattern of the palm.

75. (Previously Presented) A method according to claim 26, wherein the portable communication device is a portable information terminal.

76. (Previously Presented) A method according to claim 26, wherein the portable communication device is a portable telephone.

77. (Previously Presented) A method according to claim 26, wherein the portable communication device is a personal computer.

78. (Currently Amended) A business method according to claim 51, wherein the read biological information is one selected from the group consisting of a fingerprint, a palm pattern and a voice print.

79. (Previously Presented) A business method according to claim 78, wherein the palm pattern is one of a whole pattern of the palm and a part pattern of the palm.

80. (Previously Presented) A business method according to claim 51, wherein the portable communication device is a portable information terminal.

81. (Previously Presented) A business method according to claim 51, wherein the portable communication device is a portable telephone.

82. (Previously Presented) A business method according to claim 51, wherein the portable communication device is a personal computer.

83. (Canceled)

84. (Currently Amended) A system for identifying an individual to identify a client, said system comprising a portable communication device having:

a storing means for storing a reference biological information of the client;

a reading means for reading a biological information of the client;

a checking means for performing an identification process to confirm the identity of the client by checking the read biological information with the stored biological information without

a necessity of a communication between the client and a server and completing the identification of the client if the read biological information matches with the stored reference biological information; and

a transmitting means for transmitting information to the server that the ehecking has matched identification of the client is completed and the identity of the client is confirmed, wherein the checking means is configured to complete the identification of the client without a necessity of exchanging data with the server.

85. (Currently Amended) A method for identifying an individual to identify a client, said method comprising:

storing a biological information of the client;

reading a biological information of the client; and

performing an identification process at a portable communication device to confirm the identity of the client by checking the read biological information with [[the]] at least one stored reference biological information of the client and completing the identification of the client if the read biological information matches with the stored reference biological information, without a necessity of a communication between the client and a server; and

transmitting information to the server that the checking has matched

wherein the identification process is completed without a necessity of a communication with a server, and

wherein information that the identification of the client is completed and the identity of the client is confirmed is transmitted to the server after identifying the client.

86-87. (Canceled)

88. (Currently Amended) A business method according to claim 51, wherein after transmitting the information that the ehecking has matched the identification of the client is completed to the server, a personal identification number information is sent to the server and in a case that the personal identification number matches with a number stored at the server, the stored biological information can be rewritten.

89-91. (Canceled)

92. (Currently Amended) A system for identifying an individual according to claim 84, wherein after transmitting the information that the checking has matched the identification of the client is completed to the server, a personal identification number information is sent to the server and in a case that the personal identification number matches with a number stored at the server, the stored biological information can be rewritten.

93. (Canceled)

94. (Currently Amended) A method for identifying an individual according to claim 85, wherein after transmitting the information that the checking has matched the identification of the client is completed to the server, a personal identification number information is sent to the server and in a case that the personal identification number matches with a number stored at the server, the stored biological information can be rewritten.

95. (Canceled)